BOOK 1482 PAGE 25

STATE OF SOUTH CAROLINA )
COUNTY OF \_\_GREENVILLE )

AND WHEREAS, to induce the making of said loan, Mortgagor has agreed to secure said debt and interest thereon (together with any future advances) and to secure the performance of the undertakings prescribed in the Note and this Mortgage by the conveyance of the premises hereinafter described:

ALL that certain piece, parcel or lot of land with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, being shown and designated as Lot No. 8 on Plat of VALLY BROOK Subidivision prepared by R.B. Bruce, RLS, dated November 23, 1971 recorded in the RMC Office for Greenville County in Plat Book 4-N at page 60 and being described according to said plat, more particularly to-wit:

BEGINNING at an iron pin at the joint front corner of Lots No. 7 and 8 on the Eastern side of Deer Creek Drive and running thence with the common line of said lots S 65-49 E. 130 feet to an iron pin at the joint rear corner of said lots, thence along the rear line of Lot 8, S. 24-11 W. 75 feet to an iron pin at the joint rear corner of Lots 8 and 9; thence along the common line of said lots N. 65-49 W. 130 feet to an iron pin at the joint front corner of said lots on the Eastern side of Deer Creek Drive; thence along said Drive N. 24-11 E. 75 feet to the point of BEGINNING.

This being the same property conveyed to the Mortgagor herein by deed of Carla A. Hill, Sec. of HUG, dated May 4, 1979 and recorded in Deed Book 1036 at page 798 on May 24, 1976 and wherein William Amos Welch, Jr. conveyed his one-half interest in and to said property to Mortgagor by deed dated February 2, 1978 and recorded in the RMC Office for Greenville County in Deed Book 1073 at page 319 on February 7, 1978.

This mortgage is junior in lien to that certain mortgage given to C.W. Haynes & Co., Inc. dated May 4, 1976 recorded May 24, 1976 in the RMC Office for Greenville County in REM Book 1368 at page 387, said mortgage being subsequently assigned to Cameron-Brown Co.

Together with all and singular the rights, members, hereditaments and appurtenances to said premises belonging or in anywise incident or appertaining. Including but not limited to all buildings, improvements, fixtures, or appurtenances now or hereafter erected thereon, including all apparatus, equipment, fixtures, or articles, whether in single units or centrally controlled, used to supply heat, gas, air conditioning, water, light, power, refrigeration, ventilation or other services, and also together with any screens, window shades, storm doors and windows, screen doors, awnings, stoves and water heaters (all of which are declared to be a part of said real estate whether physically attached thereto or not).

TO HAVE AND TO HOLD the same with all privileges and appurtenances thereunto belonging to Mortgagee, its successors and assigns, forever, for the purposes hereinafter set out and Mortgagor covenants with Mortgagee, its successors and assigns, that Mortgagor is seized of, and has the right to convey, the premises in fee simple; that the premises are free and clear of all encumbrances except for a prior Mortgage, if any; and that Mortgagor will warrant and defend title to the premises against the lawful claims of all persons whomsoever.

MORTGAGOR COVENANTS with Mortgagee, its heirs, successors and assigns as follows:

- 1. NOTE PAYMENTS. Mortgagor shall make timely payments of principal and interest on the above mentioned Note in the amounts, in the manner and at the place set forth therein. This Mortgage secures payment of said Note according to its terms, which are incorporated herein by reference.
- 2. TAXES. Mortgagor shall pay all taxes, charges and assessments which may become a lien upon the premises hereby conveyed before any penalty or interest accrues thereon and shall promptly deliver to Mortgagee (at its request) official receipts evidencing payment thereof. In the event of the passage after the date of this Mortgage of any law imposing a federal, state or local tax upon Mortgage or debts secured thereby, the whole principal sum (together with interest) secured by this Mortgage shall, at the option of Mortgagee, its successors and assigns, without notice become immediately due and payable.

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